From: Beth Antunez, Legislation <bantunez@aft.org>
Sent: Thursday, March 18, 2021 11:29 AM
To: Alyssa Picard, AFT Higher Education; Miller, Benjamin
Cc: Morgan, Julie; Jane Meroney, Legislation; Sarah Tammelleo, Research & Strategic Initiatives
Subject: Re: request to discuss PSLF

Also great news on today's discharge announcement.

Thanks!

From: Beth Antunez, Legislation <bantunez@aft.org>
Sent: Thursday, March 18, 2021 8:48 AM
To: Alyssa Picard, AFT Higher Education <apicard@aft.org>; Miller, Benjamin <Benjamin.Miller@ed.gov>
Cc: Morgan, Julie <Julie.Morgan@ed.gov>; Jane Meroney, Legislation <JMeroney@aft.org>; Sarah Tammelleo, Research & Strategic Initiatives <stammell@aft.org>
Subject: Re: request to discuss PSLF

Good morning,

Related to our below conversation, we wanted to share an op ed from Randi and Seth Frotman on PSLF specifically and on loan forgiveness broadly.

https://www.usatoday.com/story/opinion/2021/03/18/biden-student-loan-forgiveness-column/6944144002/

Student loan forgiveness: Biden can restore a broken promise

We found a minefield of deceptions by student loan companies and negligent indifference by government officials.

Randi Weingarten and Seth Frotman
Opinion contributors

Kelly Finlaw is a middle school art teacher in New York City. Over the last year, she has also been called an “essential employee,” a “frontline worker” and — a term she has certainly never attributed to herself — a “hero.” During this time, she has done everything she could to meet the needs of her students and make remote learning work as well as

possible, all the while knowing it is no substitute for being in the classroom with her students.

Yet despite delivering on her promise to educate the next generation of Americans — even in the midst of a pandemic — the federal government has broken its promise to her. Finlaw remains stuck with nearly $90,000 in student debt that should have been canceled years ago.

Finlaw, along with millions of others, was made a simple pledge: If she worked for a decade as an educator, as a nurse or in another public service profession, her student debt would be wiped away.

The Public Service Loan Forgiveness program

That was the intent of the federal Public Service Loan Forgiveness program — a bipartisan law that recognized that spiraling student debt burdens are particularly punishing for workers in public service, and that our communities and our country are worse off if this burden drives a generation of students away from careers as educators, healthcare workers, first responders, and other public service workers.

Yet the previous administration failed Finlaw and countless others. A decade after the law was passed, she has held up her end of the deal yet remains saddled with debt she should not have to repay. While she is thrilled that students are returning to her classroom this month, her $500-a-month student loan bill that should have stopped coming years ago is a constant reminder of how our country's student loan system has failed her.

Since the first public service workers became eligible to have their debts canceled under the program in 2017, a shocking 99% of all applications have been rejected. Ninety-nine percent. Hundreds of thousands of public service workers have been knocked off track through no fault of their own. Former Education Secretary Betsy DeVos repeatedly put the demands of student loan companies over the needs of public service workers; DeVos attempted to sabotage the Public Service Loan Forgiveness program to such a degree that the American Federation of Teachers and educators like Finlaw took her to court to try to force the Department of Education to follow the law. DeVos refused, calling student debt relief wrong and a "truly insidious notion of government gift giving." Former President Donald Trump even proposed to eliminate the program entirely, but Congress refused.

For more than two years, we've conducted an exhaustive investigation into the widespread government mismanagement and industry abuses that have cheated borrowers out of their rights. We found a minefield of deceptions by student loan companies and negligent

indifference by government officials. It's so difficult for borrowers to navigate the student loan morass that the AFT launched a union-wide initiative to engage with and train tens of thousands of our members on how to navigate this broken system to reduce their monthly bill and reach eventual relief.

Today we have a new administration. President Joe Biden has the opportunity to swiftly restore the promise of Public Service Loan Forgiveness. Finlaw, and every other student loan borrower who has made their loan payments while working in public service for a decade, should have the entirety of their student debt canceled as Congress promised.

What Biden's administration needs to do about student loans

Education Secretary Miguel Cardona should order swift review of PSLF applications and discharge debts for all borrowers who have completed a decade of public service while paying their federal student loans.

Relief is needed for everyone who has been on the wrong side of our broken student loan system or been cheated out of the promise of debt relief. The new administration should review existing federal student loan programs that assured borrowers their loans would be canceled if they made income-based payments for two decades, if they acquired a severe disability, or if their school deceived them into pursuing a worthless degree.

This month we learned that Biden will be assessing his authority to cancel student loan debt for everyone — a review we believe will confirm that Congress has already granted this power to the administration. Biden should use it to cancel up to $50,000 for every student loan borrower in America. Canceling this debt would be a game changer for millions of Americans who have been unable to buy a house, start a family, launch their dream business or follow their passions because they are being crushed under $1.7 trillion in student loans. It would be an immediate and long-lasting stimulus to our economy — increasing average yearly pay by $3,000, increasing the gross domestic product by $1 trillion and closing the Black-white wealth gap by 25 percentage points.

While all of this is happening, Biden can and must immediately provide relief to the educators, first responders and other public service workers like Finlaw who have lived up to their end of a promise. It's time for the government to deliver on that promise, fix the broken system and immediately cancel their student loan debts.

Randi Weingarten, President of the American Federation of Teachers. Seth Frotman, Executive Director of the Student Borrower Protection Center.

On Mar 17, 2021, at 7:17 PM, Miller, Benjamin <Benjamin.Miller@ed.gov> wrote:

It's over at the ombudsman for review and they said they'd follow up once they have a resolution. Depending on complexity that affects time a fair amount.

Is it possible to have him send us an email about this we can forward? I think that's better because it gives the link directly to ombudsman. Whereas with just a name not sure they can track him down.

Ben Miller
(b)(6)
Benjamin.Miller@ed.gov

From: Beth Antunez, Legislation <bantunez@aft.org>
Sent: Wednesday, March 17, 2021 6:07:33 PM
To: Miller, Benjamin <Benjamin.Miller@ed.gov>; Morgan, Julie <Julie.Morgan@ed.gov>
Cc: Jane Meroney, Legislation <JMeroney@aft.org>; Sarah Tammelleo, Research & Strategic Initiatives <stammell@aft.org>; Alyssa Picard, AFT Higher Education <apicard@aft.org>
Subject: Re: request to discuss PSLF

Hello!

Checking in on this. Any news?

We have another example if you are able to take a look:

(b)(6) a California Title I teacher who has $500k in federal student loan debt, was extremely diligent with his loans and correctly on track for PSLF. He had made 48 out of 120 qualifying payments and checked all other boxes. Fed Loans, his servicer, knew he was doing this—they are responsible for certifying each payment, and had done so. He also qualified for Teacher Loan Forgiveness (which caps out at $17,500), learned about it, and applied for it without anyone at FedLoan informing him that it would completely reset the clock on PSLF. They approved his TLF application, took $17,500 off his $500k balance, and reset his payment clock to 0.
He has been trying to get FedLoan to undo the grant of TLF. They are recalcitrant. There is no rule requiring them to take this position; it's just the position they are taking.

From: Miller, Benjamin <Benjamin.Miller@ed.gov>
Sent: Monday, February 22, 2021 7:59 PM
To: Beth Antunez, Legislation; Morgan, Julie
Cc: Jane Meroney, Legislation; Sarah Tammelleo, Research & Strategic Initiatives
Subject: RE: request to discuss PSLF

Great. Let's start with these two and see what we can figure out as a test and then I can see if it makes sense to get a lot more or not.

From: Beth Antunez, Legislation <bantunez@aft.org>
Sent: Monday, February 22, 2021 6:39 PM
To: Miller, Benjamin <Benjamin.Miller@ed.gov>; Morgan, Julie <Julie.Morgan@ed.gov>
Cc: Jane Meroney, Legislation <JMeroney@aft.org>; Sarah Tammelleo, Research & Strategic Initiatives <stammell@aft.org>
Subject: Re: request to discuss PSLF

Yes, here are docs from two that we have permission to share--the first three are from the same one person (a pediatrician), and the last is the one we sent previously with name included.

We will package up and send at least a half dozen more in a week or so when we get permission. How does that sound? Also happy to jump on the phone.

Thanks!

From: Miller, Benjamin <Benjamin.Miller@ed.gov>
Sent: Monday, February 22, 2021 10:27 AM
To: Beth Antunez, Legislation <bantunez@aft.org>; Morgan, Julie <Julie.Morgan@ed.gov>
Cc: Jane Meroney, Legislation <JMeroney@aft.org>; Sarah Tammelleo, Research & Strategic Initiatives <stammell@aft.org>
Subject: RE: request to discuss PSLF

Thanks so much Beth. I appreciate you sharing this.

Related to this, I was wondering if you think there might be a few ways to get the actual names of these individuals so we can run them to the servicer. I was thinking that if we had a few examples where there are borrowers who say things are wrong if we could then dig into them to see if we have the ability to figure out what went wrong. I've found that we get a little bit of pushback when there are general concerns raised but we can't dig in on them explicitly.

Does that make sense? Happy to chat on the phone more to think about what that could look like.

-Ben

From: Beth Antunez, Legislation <bantunez@aft.org>
Sent: Friday, February 19, 2021 2:28 PM
To: Miller, Benjamin <Benjamin.Miller@ed.gov>; Morgan, Julie <Julie.Morgan@ed.gov>
Cc: Jane Meroney, Legislation <JMeroney@aft.org>; Sarah Tammelleo, Research & Strategic Initiatives <stammell@aft.org>
Subject: Re: request to discuss PSLF

Hi Ben,

Thank you so much for taking the time to chat with us yesterday. As an illustration of some of the issues we discussed, here is a letter we received today (with identifying info removed). I cannot stress enough how similar letters make their way to the AFT all of the time, which is why

we look forward to working with you to help these borrowers. We would be happy to convene focus groups, compile letters, etc. Just let us know.

Thank you,
Beth

From: Miller, Benjamin <Benjamin.Miller@ed.gov>
Sent: Wednesday, February 17, 2021 10:11 PM
To: Beth Antunez, Legislation; Morgan, Julie
Cc: Jane Meroney, Legislation; Sarah Tammelleo, Research & Strategic Initiatives
Subject: Re: request to discuss PSLF

Hi Beth, will have to see if we can both find time but one of us should be able to. 10:30 or 12:30 tomorrow?

Ben Miller
(b)(6)
Benjamin.Miller@ed.gov

From: Beth Antunez, Legislation <bantunez@aft.org>
Sent: Wednesday, February 17, 2021 4:10:01 PM
To: Morgan, Julie <Julie.Morgan@ed.gov>; Miller, Benjamin <Benjamin.Miller@ed.gov>
Cc: Jane Meroney, Legislation <JMeroney@aft.org>; Sarah Tammelleo, Research & Strategic Initiatives <stammell@aft.org>
Subject: request to discuss PSLF

Hi Julie and Ben,

Could we chat with you (or the appropriate person you designate) about Public Service Loan Forgiveness? We know you guys are super busy, so could be quick 30 minute call the end of this week or next.

Thank you.

Beth Antunez
American Federation of Teachers
(b)(6)

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